

EXHIBIT 3

Sean C. Petronzi

11345 Asilo Bianco Dr.

Las Vegas, NV 89138

(702) 240-8631 (home)

(775) 233-3333 (cellular)

E-mail: sean@summitsettlements.com

EDUCATION

Bachelor of Arts in Criminal Justice

University of Nevada, Reno; 1990

Licensed Property, Casualty and Life Broker/Agent in Nevada and multiple other reciprocal states, including Texas and Oklahoma.

President – Northern Nevada Claims Association 1996-1997

Treasurer – Northern Nevada Claims Association 1995-1996

EXPERIENCE

National Catastrophe Team Lead

California State Automobile Association

Las Vegas Regional Claim Center

January 2010 – May 2015

- Managed “pods” of 12-25 inside independent adjusters responsible for handling all incoming estimates from the field and settling with the Insureds. Handled all claims settlement approvals up to \$50,000.00.
- Responsible for all internal claims count reporting and reporting of all PCS declared catastrophes to the business analytics and claim departments. CA CEA Earthquake certified.
- Handled all Department of Insurance Complaint responses for the homeowners liability and catastrophe team. Attended all bad faith depositions, as well as being deposed as the AAA corporate representative for all 30(6)b depositions.

Settlement Consultant

Summit Structured Settlements

July 2006 – January 2010

- Attended mediations and settlement conferences involving plaintiff and defense attorneys and work closely with claims adjusters from various large insurance carriers. Perform claim value and reserve evaluations for adjusters and assist with determining claim settlement values.
- Managed and directly oversaw a staff of 3-5 employees and assistants, including assignment of new cases and performing their job evaluations annually. Work closely with both defense and plaintiff attorneys assisting them in cases evaluations and potential settlement and trial verdict values.

Senior Casualty Specialist

California State Automobile Association
Las Vegas Regional Claim Center
November 2005 – July 2006

- Investigated and resolved high exposure auto accident cases which included vehicle damage appraisal and negotiating settlement of property damage and bodily injury claims with claimants directly or with their attorney.

Senior Claims Representative

St. Paul Fire and Marine Insurance Co.
February 1996 – June 2005

- Investigated and negotiated settlement of medical malpractice claims brought against St. Paul insured physicians and hospitals. Oversee the assignment of litigation cases to defense counsel and monitor their performance through resolution of claim.
- Handled professional medical liability and commercial general liability claims, as well as investigating excess coverage issues and cases involving potential fraud.
- Maintained one of the top three highest caseloads for the company in the thirteen states West Region.

Independent Claims Adjuster

R.L. Gresham & Company, Inc.
December 1994 – February 1996

- Investigated and negotiated liability claims for out-of-state insurers such as St. Paul Company, United Nations Group, Crum and Forster and Insurance Company of the West.
- Handled premise liability, property damage and auto damage claims for self insured entities which included casinos and large self-insured businesses.

Legal Assistant

Edward M. Bernstein and Associates
April 1992 – August 1994

- Managed and negotiated the settlement of personal injury claims prior to litigation. Supervised my secretary and front office staff.
- Dealt primarily with large insurers such as Farmers, State Farm, and Allstate on behalf of our clients.

REFERENCES Excellent references available upon request.